

NOTICES

Scooters are Back

Yesterday's scooter is today's hot new toy, appealing to children as well as the young at heart. "Scooting" off the shelves and out the door, they were one of the hottest gift items around during the holiday season.

First popular in the 1930s, today's scooter has little in common with its earlier counterpart. Gone are the wooden crates with large metal wheels. Modern scooters are made of lighter metals with smaller wheels. They are faster, sleeker, and fold up to make them easier to carry.

According to the Consumer Product Safety Commission (CPSC), scooter injuries increased 16-fold from May to September last year. Hospital personnel treated more than 8,000 scooter-related injuries in emergency rooms nationwide, more than 20,000 injuries have been reported, along with two deaths. The CPSC estimates that 60 percent of the injuries could have been prevented or reduced in severity had the rider used the proper protective equipment.

It's estimated that 85 percent of the injuries are to children under age 15 and resulted from the rider falling off the scooter. About one-quarter of the injuries resulted in fractures and dislocations, mainly to the arms and hands. The Insurance Information Service of Oregon and Idaho offers the following tips for safe scooter riding:

- As with bicycles, roller blades, and skateboards, always wear an approved helmet, along with other protective gear (pads/guard on arms, wrists, and knees).
- Before starting out, check the handle bars and steering column to make sure they are fully locked in place.
- Ride in areas without any motor vehicle traffic, with smooth paved surfaces. Avoid riding in areas with dirt, gravel, sand, or water.
- Perform routine maintenance checks on the equipment to make sure all nuts and bolts are secure.
- Always wear appropriate shoes, no sandals or bare feet.
- Never ride a scooter after dark.
- Provide adult supervision for very young children. Older children should be supervised if crossing streets.

In some states, riders are required to wear helmets while riding bicycles and skateboarding. Bills are pending in some areas requiring that helmets be worn while operating a foot-powered scooter. Schools in some areas have banned scooters from the premises. Contact your local school and police departments to find out what the rules are in your area.

In the event you should injure someone while operating a scooter (non-motorized), the standard homeowner's insurance policy will generally provide liability protection. Coverage may vary from company to company, so be sure to check with your insurance agent or company representative about coverage under your policy. **Motorized scooters are not covered under a standard homeowner's policy.**



Is Your Family in Danger?

Staying Warm May be Hazardous to Your Health

As we look for alternative sources of light and heat this winter, millions of us will turn to kerosene heaters and generators without thought to the deadly amounts of carbon monoxide that can accumulate in enclosed areas and cause death. Carbon monoxide is nicknamed the "silent killer" because it is colorless and odorless.

The National Center for Health Statistics says more than 2,500 people die each year in the U.S. and another 10,000 are hospitalized as a result of carbon monoxide poisoning. Approximately **35 percent of carbon monoxide deaths take place during the winter months**, when warming up the car and turning on the furnace become routine.

The Insurance Information Service of Oregon and Idaho provides these recommendations to help you protect your family from carbon monoxide poisoning this winter:

- Use kerosene heaters only in properly ventilated rooms. Exhaust from the heater contains carbon monoxide and is produced in dangerous levels in small rooms.
- Purchase a carbon monoxide detector. Since the gas is colorless and odorless, many victims die in their sleep after fumes have accumulated for a number of hours.
- Be aware of health symptoms. Listen for complaints of headache, nausea, vomiting, and lethargy. Contact a doctor immediately if you suspect carbon monoxide poisoning.
- Check the home for blocked chimneys, improperly installed furnaces, or leaking water heat vent pipes.
- Check your vehicle's mufflers and exhaust pipes for any holes.
- Always check, after a snowfall, to make sure tail pipes are clear of snow. A tail pipe full of snow can fill a car with carbon monoxide in a short time.
- Never sit in a vehicle that is idling in a closed garage or confined space.



Consumers who would like more free information on homeowners/renters insurance, kerosene heater safety, wood stove safety, family fire safety tips for homeowners/renters, how to survive severe cold weather, flood insurance, or other related topics should contact the Insurance Information Service of Oregon and Idaho at 5100 SW Macadam Avenue, Suite 350, Portland, OR 97201; telephone: 503-241-1757 or toll free at 1-800-457-8713; e-mail address: iisoi@teleport.com. Visit our website at www.insuranceoregon.org.

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